

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: HARPER, ROSEMARY

§ Case No. 08-00651-JS

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Debtor(s)

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

DAVID GROCHOCINSKI, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$21,440.00

Assets Exempt: \$6,683.00

Total Distribution to Claimants: \$1,636.03

Claims Discharged  
Without Payment: \$31,683.06

Total Expenses of Administration: \$3,365.60

3) Total gross receipts of \$ 5,001.63 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$5,001.63 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$38,213.86	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	11,770.72	3,365.60	3,365.60
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	33,319.09	33,319.09	1,636.03
<b>TOTAL DISBURSEMENTS</b>	<b>\$0.00</b>	<b>\$83,303.67</b>	<b>\$36,684.69</b>	<b>\$5,001.63</b>

4) This case was originally filed under Chapter 7 on January 11, 2008.  
. The case was pending for 24 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/14/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

<b>DESCRIPTION</b>	<b>UNIFORM TRAN. CODE</b>	<b>\$ AMOUNT RECEIVED</b>
FRAUDULENT TRANSFER	1249-000	5,000.00
Interest Income	1270-000	1.63
<b>TOTAL GROSS RECEIPTS</b>		<b>\$5,001.63</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

<b>PAYEE</b>	<b>DESCRIPTION</b>	<b>UNIFORM TRAN. CODE</b>	<b>\$ AMOUNT PAID</b>
		N/A	
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

<b>CLAIMANT</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED (from Form 6D)</b>	<b>CLAIMS ASSERTED</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
CHARLES HARPER	4110-000	N/A	38,213.86	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>		\$0.00	\$38,213.86	\$0.00	\$0.00

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DAVID GROCHOCINSKI, TRUSTEE	2100-000	N/A	1,250.12	750.00	750.00
DAVID GROCHOCINSKI, TRUSTEE	2200-000	N/A	108.50	108.50	108.50
CLERK, U.S. BANKRUPTCY COURT	2700-000	N/A	250.00	250.00	250.00
GROCHOCINSKI, GROCHOCINSKI & LLOYD, LTD.	3110-000	N/A	9,105.00	1,500.00	1,500.00
GROCHOCINSKI, GROCHOCINSKI & LLOYD, LTD.	3120-000	N/A	57.10	57.10	57.10
SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	3410-000	N/A	1,000.00	700.00	700.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	11,770.72	3,365.60	3,365.60

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
DISCOVER BANK/DFS SERVICES LLC	7100-000	N/A	7,023.98	7,023.98	344.89
TARGET NATIONAL BANK	7100-000	N/A	4,725.92	4,725.92	232.05
CHASE BANK USA	7100-000	N/A	6,619.43	6,619.43	325.03
CHASE BANK USA	7100-000	N/A	4,838.74	4,838.74	237.59
AMERICAN EXPRESS CENTURION BANK	7100-000	N/A	10,111.02	10,111.02	496.47
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		0.00	33,319.09	33,319.09	1,636.03

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

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Case Number: 08-00651-JS

Trustee: (520067) DAVID GROCHOCINSKI, TRUSTEE

Case Name: HARPER, ROSEMARY

Filed (f) or Converted (c): 01/11/08 (f)

Period Ending: 01/14/10

§341(a) Meeting Date: 02/26/08

Claims Bar Date: 06/02/08

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1723 HARTMANN DRIVE, SCHAUMBURG, IL	270,000.00	104,174.00		0.00	FA
2	CHECKING	200.00	0.00		0.00	FA
3	HOUSEHOLD GOODS	2,000.00	0.00	DA	0.00	FA
4	BOOKS, COLLECTIBLES, ETC	500.00	0.00	DA	0.00	FA
5	WEARING APPAREL	50.00	0.00		0.00	FA
6	JEWELRY	30.00	0.00	DA	0.00	FA
7	PENSION	33.00	0.00		0.00	FA
8	DIVORCE PROCEEDS	12,500.00	0.00	DA	0.00	FA
9	2001 HONDA CRV	6,410.00	0.00	DA	0.00	FA
10	PETS	0.00	0.00		0.00	FA
11	FRAUDULENT TRANSFER (u)	5,000.00	5,000.00		5,000.00	FA
Int	INTEREST (u)	Unknown	N/A		1.63	FA
12	Assets      Totals (Excluding unknown values)	\$296,723.00	\$109,174.00		\$5,001.63	\$0.00

**Major Activities Affecting Case Closing:**

ADVERSARY PENDING SEEKING AVOIDANCE OF TRANSFER IN DIVORCE MATTERS; 08A 240; TRIAL SET FOR MAY 1, 2009

FINAL REPORT FILED 11/4/09; FINAL HEARING HELD ON 12/4/09; FINAL DISBURSEMENT ON 12/8/09; AWAITING CLEARANCE OF CHECKS TO PREPARE FINAL ACCOUNT; SENT TDR TO US TRUSTEE'S OFFICE 1/14/10

Initial Projected Date Of Final Report (TFR): December 31, 2009

Current Projected Date Of Final Report (TFR): November 4, 2009 (Actual)

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 08-00651-JS

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)

Case Name: HARPER, ROSEMARY

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 54-6935267

Account: \*\*\*-\*\*\*\*\*36-65 - Money Market Account

Period Ending: 01/14/10

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/19/09	{11}	CHARLES P HARPER	PARTIAL SETTLEMENT PAYMENT/ADV 08A 240	1249-000	4,000.00		4,000.00
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		4,000.04
04/21/09	{11}	CHARLES HARPER	SETTLEMENT PAYMENT	1249-000	500.00		4,500.04
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		4,500.20
05/21/09	{11}	CHARLES HARPER	SETTLEMENT PAYMENT	1249-000	500.00		5,000.20
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.18		5,000.38
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		5,000.59
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		5,000.80
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		5,001.01
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		5,001.21
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		5,001.41
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		5,001.62
12/03/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.01		5,001.63
12/03/09		To Account #*****3666	TRANSFER FUNDS TO PREPARE FOR FINAL DISTRIBUTION	9999-000		5,001.63	0.00

ACCOUNT TOTALS	5,001.63	5,001.63	\$0.00
Less: Bank Transfers	0.00	5,001.63	
<b>Subtotal</b>	<b>5,001.63</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5,001.63</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-00651-JS

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)

Case Name: HARPER, ROSEMARY

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 54-6935267

Account: \*\*\*-\*\*\*\*\*36-66 - Checking Account

Period Ending: 01/14/10

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
12/03/09		From Account #*****3665	TRANSFER FUNDS TO PREPARE FOR FINAL DISTRIBUTION	9999-000	5,001.63		5,001.63
12/08/09	101	DAVID GROCHOCINSKI, TRUSTEE	Dividend paid 100.00% on \$750.00, Trustee Compensation; Reference:	2100-000		750.00	4,251.63
12/08/09	102	DAVID GROCHOCINSKI, TRUSTEE	Dividend paid 100.00% on \$108.50, Trustee Expenses; Reference:	2200-000		108.50	4,143.13
12/08/09	103	CLERK, U.S. BANKRUPTCY COURT	Dividend paid 100.00% on \$250.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference:	2700-000		250.00	3,893.13
12/08/09	104	GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	Dividend paid 100.00% on \$1,500.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,500.00	2,393.13
12/08/09	105	GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	Dividend paid 100.00% on \$57.10, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		57.10	2,336.03
12/08/09	106	SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	Dividend paid 100.00% on \$700.00, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		700.00	1,636.03
12/08/09	107	DISCOVER BANK/DFS SERVICES LLC	Dividend paid 4.91% on \$7,023.98; Claim# 001; Filed: \$7,023.98; Reference:	7100-000		344.89	1,291.14
12/08/09	108	TARGET NATIONAL BANK	Dividend paid 4.91% on \$4,725.92; Claim# 002; Filed: \$4,725.92; Reference:	7100-000		232.05	1,059.09
12/08/09	109	CHASE BANK USA	Dividend paid 4.91% on \$6,619.43; Claim# 003; Filed: \$6,619.43; Reference:	7100-000		325.03	734.06
12/08/09	110	CHASE BANK USA	Dividend paid 4.91% on \$4,838.74; Claim# 004; Filed: \$4,838.74; Reference:	7100-000		237.59	496.47
12/08/09	111	AMERICAN EXPRESS CENTURION BANK	Dividend paid 4.91% on \$10,111.02; Claim# 005; Filed: \$10,111.02; Reference:	7100-000		496.47	0.00

ACCOUNT TOTALS	5,001.63	5,001.63	\$0.00
Less: Bank Transfers	5,001.63	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>5,001.63</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$5,001.63</b>	

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 08-00651-JS

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)

Case Name: HARPER, ROSEMARY

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 54-6935267

Account: \*\*\*-\*\*\*\*\*36-66 - Checking Account

Period Ending: 01/14/10

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
			Net Receipts : 5,001.63				
		Net Estate : \$5,001.63					
			TOTAL - ALL ACCOUNTS		Net Receipts	Net Disbursements	Account Balances
			MMA # ***-*****36-65		5,001.63	0.00	0.00
			Checking # ***-*****36-66		0.00	5,001.63	0.00
					\$5,001.63	\$5,001.63	\$0.00